

Information to identify the case:

Debtor 1	<u>Paula E. Mayer</u>	Social Security number or ITIN	xxx-xx-1471
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	20-10329-SLM		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Paula E. Mayer

6/5/20

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Paula E. Mayer
DebtorCase No. 20-10329-SLM
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 25

Date Rcvd: Jun 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2020.

db +Paula E. Mayer, 110 Coon Den Road, Highland Lakes, NJ 07422-2078
cr +Highland Lakes Country Club and Community Associat, P.O. Box 578,
Highland Lakes, NJ 07422-0578
518653404 Ally Financial, PO Box 3809014, Bloomington, MN 55438
518653407 +Frank J. Mortone, Esq., 1455 Broad Street, Bloomfield, NJ 07003-3068
518653408 +Highland Lakes Country Club Comm Assoc., 2240 Lakeside Drive W,
Highland Lakes, NJ 07422-1857
518653410 +Midland Credit Management, 320 East Big Beaver, Troy, MI 48083-1271
518653411 +Midland Credit Management, Attn Bankruptcy, 350 Camino De La Reine, Suite 100,
San Diego, CA 92108-3007
518653412 +North Jersey Dermatology Center PC, PO Box 29003, Newark, NJ 07101-9003
518653414 +PNC Mortgage, 1801 E. 9th Street, Suite 200, Cleveland, OH 44114-3103
518653417 Premier Health Associates LLC, 532 Lafayette Rd Ste 300, Sparta, NJ 07871-4411
518653418 +Richard Oller, Esq., 35 Green Road, Rockaway, NJ 07866-2057
518653419 +Suburban Morris Water Conditioning, PO Box 647, Maplewood, NJ 07040-0647
518653421 +United Collection Bureau, 5620 Southwyck Blvd, Toledo, OH 43614-1501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 06 2020 03:09:55 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 06 2020 03:09:49 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
cr +EDI: RMSC.COM Jun 06 2020 06:08:00 Synchrony Bank c/o PRA Receivables Management, LLC,
PO BOX 41021, Norfolk, VA 23541-1021
518653403 +EDI: GMACFS.COM Jun 06 2020 06:03:00 Ally Finacial, P.O. Box 380901,
Minneapolis, MN 55438-0901
518653406 +EDI: TSYS2.COM Jun 06 2020 06:03:00 Department Store National Bank / Macy's,
Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040-8999
518653409 EDI: JPMORGANCHASE Jun 06 2020 06:08:00 JPMCB Card, Chase Card Services, PO Box 15298,
Wilmington, DE 19850
518653405 EDI: JPMORGANCHASE Jun 06 2020 06:08:00 Chase Card Services, Attn: Bankruptcy,
Po Box 15298, Wilmington, DE 19850
518653415 EDI: PRA.COM Jun 06 2020 06:03:00 Portfolio Recovery, 120 Corporate Blvd,
Norfolk, VA 23502
518653416 EDI: PRA.COM Jun 06 2020 06:03:00 Portfolio Recovery Associates, LLC,
120 Corporate Boulevard, Suite 100, Norfolk, VA 23541
518653413 +E-mail/Text: recovery@paypal.com Jun 06 2020 03:06:50 Paypal, 2211 North First Street,
San Jose, CA 95131-2021
518653420 EDI: RMSC.COM Jun 06 2020 06:08:00 Synchrony Bank, P.O. Box 105972,
Atlanta, GA 30348-5972
518654090 +EDI: RMSC.COM Jun 06 2020 06:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 07, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 25

Date Rcvd: Jun 05, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor PNC Bank, National Association dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
James C. Zimmermann on behalf of Debtor Paula E. Mayer jim@jzlawyer.com, office@jzlawyer.com
Jonathan Kohn on behalf of Creditor Highland Lakes Country Club and Community Association
lawyers@rrkklaw.com, lawyers@rrkklaw.com
Steven P. Kartzman on behalf of Trustee Steven P. Kartzman kartztee@optonline.net,
jzapata@msklaw.net;njl6@ecfcbis.com;jloewenstein@msklaw.net;denisew@msklaw.net
Steven P. Kartzman kartztee@optonline.net,
jzapata@msklaw.net;njl6@ecfcbis.com;jloewenstein@msklaw.net;denisew@msklaw.net
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6